



TRICARE

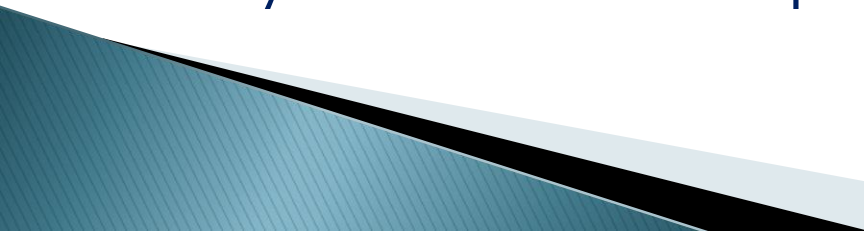
Information for New Parents 2011



Eligibility, DEERS and ID Cards

- Eligible
 - Service member
 - Medal of Honor recipient
 - Spouse
 - Former spouse
 - Children
 - Other
- Update DEERS
 - Changing status
 - Changing duty station
 - Adding or removing family member
 - Changing address or phone
- ID Cards
 - Rapids site locator – www.dmdc.osd.mil/rsi
 - Schedule appointment – <http://appointments.cac.navy.mil>

Eligibility for Unwed Dependent Daughters

- An unwed, pregnant dependent daughter is eligible for TRICARE
 - Including maternity care
 - Until age 21, or 23 if a full-time student
 - May purchase TRICARE Young Adult Program – until age 26
 - The newborn baby will not be eligible unless:
 - The newborn's father is a service member and registers the baby in DEERS
 - The unwed mother's sponsor legally adopts the newborn
 - Paternity
 - If paternity is an issue, testing should be done soon after birth
 - Forms are available from the hospital admission office
 - Paternity testing is not covered by TRICARE, and is not performed at any MTF
 - Any testing done will be at the patient's expense
 - Secretary of the Navy Designee
 - May authorize limited space-available care at an MTF
- 

If Eligibility Ends During Pregnancy

- If TRICARE eligibility is lost during pregnancy, maternity coverage continues only if:
 - You qualify for and purchase either TRICARE Reserve Select or the Continued Health Care Benefit Program;
 - You qualify for transitional benefits (TAMP); or
 - You are a separating active duty service member
 - May only seek care at an MTF

Regions



TRICARE Overseas – International SOS

1-888-777-8343

www.tricare-overseas.com

- Latin America & Canada
- Eurasia-Africa
- Pacific

TRICARE North
Health Net
1-877-874-2273

www.hnfs.com

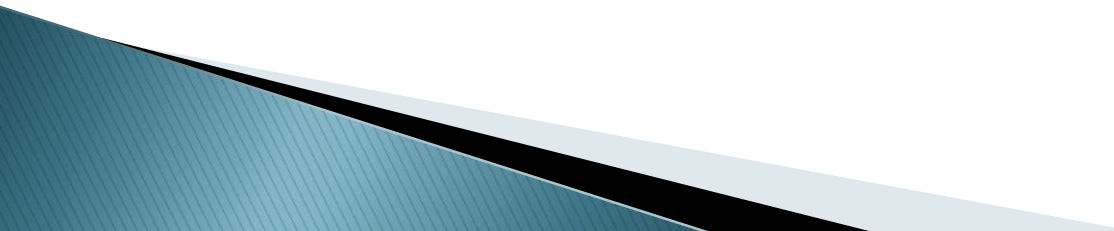
TRICARE South
Humana
1-800-444-5445

www.humana-military.com

TRICARE West
TriWest
1-888-874-9378

www.triwest.com

MTF Priorities for Care

- Active duty
 - Active duty family members in Prime
 - Retirees, family members and survivors in Prime
 - Active duty family members not in Prime
 - Retirees, family members and survivors not in Prime
 - Others
- 

Maternity Care – What's Covered

- Prenatal care
- Labor and delivery
- Postpartum care
- Medically-necessary ultrasounds
 - Ultrasounds to determine the gender of a baby are not covered
- Global maternity benefit
 - Covers all routine maternity care visits after the first visit and up to delivery
 - No copayments after the first visit

When Your Baby Arrives

- The sponsor must register the baby in DEERS
 - Documentation required includes:
 - Official Birth Certificate, or
 - Hospital Proof of Birth Letter, and
 - Parents Marriage Certificate
 - If sponsor is deployed, a Power of Attorney is required
 - If not registered in DEERS, TRICARE eligibility will end on the baby's first birthday
- The baby is covered under Prime for the first 60 days, as long as one other family members is already in Prime
 - To ensure continuous Prime coverage, submit an enrollment request during the first 60 days
 - If not enrolled in Prime, the baby will be covered by TRICARE Standard and Extra after 60 days

Well-Baby and Well-Child Care

- For newborns, babies and children to age 6
- Available under all TRICARE programs
- TRICARE Prime offers the best value
 - No copayments for active duty family members
 - Small copayments for retiree family members who receive care from a civilian provider
 - Priority access-to-care
- TRICARE Standard, Extra and TRICARE Reserve Select
 - Deductible and cost-shares apply

Triple Options

Option	Prime/Prime Remote*	Extra	Standard	
Program Type	HMO – Managed Care	Preferred Provider	Fee-for-Service	
Annual Enrollment Fee	Active duty family – \$0 Retiree – \$230 individual \$460 family	N/A		
Annual Outpatient Deductible (waived for activated reserves & during TAMP)	None (except for the Point- of-Service option)	E-4 & below: \$50 individual/\$100 family E-5 & above: \$150 individual/\$300 family Retirees: \$150 individual/\$300 family		
Point-of-Service Outpatient Deductible	\$300 individual \$600 family	N/A		
Point-of-Service Co-Pay	50%	N/A		
Office Visit Co-Pay	Active duty family – \$0 Retiree family – \$12	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%	
Emergency Services Co-Pay	Active duty family – \$0 Retiree family – \$30	Active duty family – 15% Retiree family – 20%	Active duty family – 20% Retiree family – 25%	
Hospitalization Co-Pay	Active duty family – \$0 Retiree family – \$11/day (\$25 minimum)	Active duty family – \$16.85/day (\$25 minimum) Retiree family – \$250/day or 25%	Active duty – \$16.85/day (\$25 minimum) Retiree – \$535/day or 25%	
Referrals & Authorizations	Required for most specialty services	Pre-authorization required for certain services		
Providers	TRICARE Network		TRICARE Authorized	
			Participating	Non-Participating
Balance Bill	N/A		N/A	Up to 15%
Claims	Provider files		Provider may file	
FY Catastrophic Cap	Active duty family – \$1,000; Retiree family – \$3,000 (does not include POS or balance bill charges)			

* Prime Remote is for qualified active duty service members, active duty family members, and family members of activated National Guard and Reserve; not available during TAMP

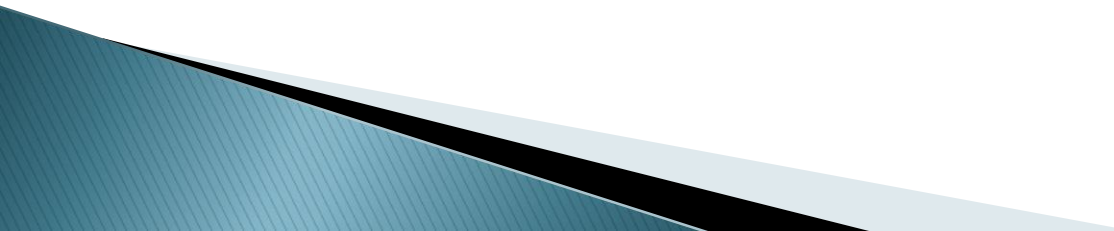
Prime Enrollment

- TRICARE Service Center
- Beneficiary Web Enrollment Site
 - www.dmdc.osd.mil/appj/bwe/
 - Common Access Card (CAC)
 - DFAS myPay login
 - DoD self-service login
- Mail
- 20th of the month rule
- Retiree enrollment fee

Primary Care Manager

- Military treatment facility
- Civilian network
- “Medical Home” concept
 - Team approach to health care

Prime Access-to-Care

- Emergency – 911 or nearest ER
 - Urgent care – 24 hours, or less
 - Routine care – 7 days, or less
 - Specialty care – 28 days, or less
 - Wellness care – 28 days, or less
 - Follow-up care – doctor's discretion
 - Distance/drive time
 - Primary care – 30 minutes
 - Specialty care – 60 minutes
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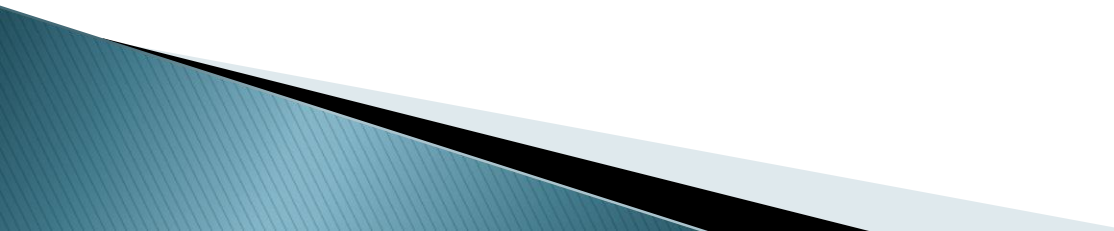
Prime Appointments

- Primary care
 - MTF PCM
 - Call the Hampton Roads Appointment Center (HRAC)
 - 1-866-645-4584
 - Call the PCM or clinic directly
 - Civilian network PCM
 - Call the PCM office directly
- Specialty care (referral required)
 - MTF specialist
 - Call the HRAC
 - Call the clinic
 - Civilian network specialist
 - Call Health Net
 - 1-877-874-2273
 - Call the specialist office (authorization required)

Prime Referrals

- Most specialty care requires a referral and authorization
 - Except some preventive services
- Offered first at an MTF
 - Right of first refusal
- Approved for a specific time frame and number of visits
- Avoid costly Point-of-Service charges
- With other health insurance – follow OHI rules
 - Patients with OHI, such as an employer-sponsored group health plan, are encourage *not* to enroll in TRICARE Prime

Prime Point of Service

- For unauthorized, non-emergency care
 - Outpatient deductible – \$300/\$600
 - 50% cost-share of TMAC
 - Possible additional 15% balance-billing
 - No upper limit
 - Does not apply to catastrophic cap
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Traveling with Prime

- MTF, if available
 - Emergency – 911 or nearest ER
 - Urgent – call the PCM or Health Net for authorization before getting care
 - Routine care – not authorized
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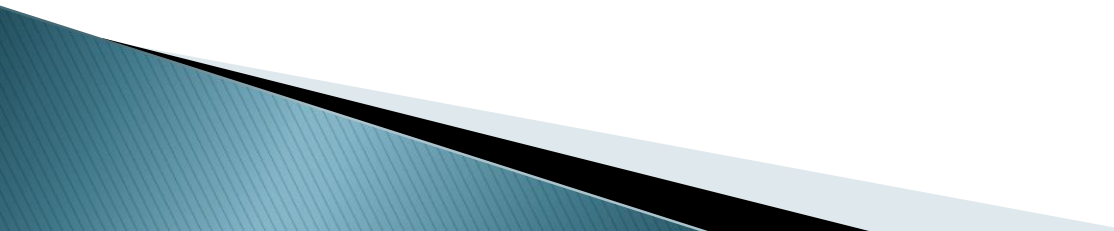
Prime Travel Benefit

- If referred for specialty care more than 100 miles from their PCM, Prime patients (& a non-medical attendee, in some cases; such as the parent of a pediatric patient) may be entitled to reimbursement for “reasonable travel expenses,” including:
 - Meals & lodging
 - Fuel & tolls
 - Parking & public transportation
- Prior authorization & travel orders are required
- NMCP points-of-contact:
 - Health Benefits (HBA/BCAC)
 - Building 3, 3rd Floor
 - Phone: 1-757-953-2610/2611
 - Travel Office
 - Phone: 1-757-953-9375/7376/9380/9787
- www.tricare.mil/primetravel

Prime Remote

- Eligibility
 - Active duty personnel assigned to designated remote duty stations (50 miles or 1-hour drive time from an MTF)
 - Eligible family members who live with the sponsor
 - Activated Guard and Reserves who live in a designated remote location
 - Eligible family members who reside with the sponsor at the time of activation
 - Not an option during TAMP
- Same benefits as TRICARE Prime

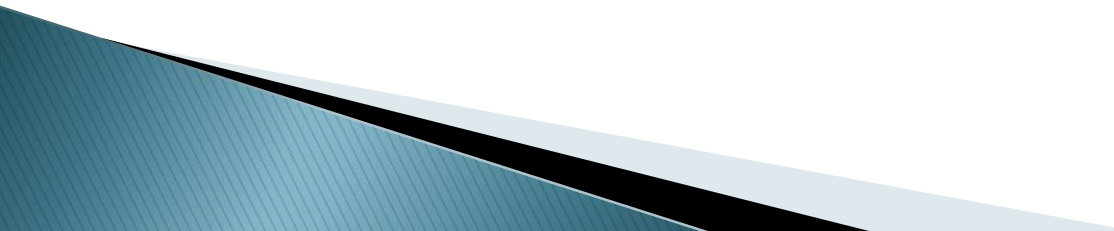
Disenrolling from Prime

- Does not apply to active duty service members
 - Submit “TRICARE Prime Disenrollment Request”, DD Form 2877
 - May result in one year lock-out from Prime
 - Applies to voluntary disenrollment by retirees before annual renewal date, or if disenrolled because of missed payment
 - Applies to active duty family members of sponsor in pay grade E-5 or above after 2nd change in enrollment status
 - Does not apply to active duty family members of sponsor in pay grade E-1 to E-4
 - TRICARE Standard & Extra cost-shares & deductibles apply
 - Appointments at an MTF on a space-available basis only
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Prior Authorization

- For all TRICARE beneficiaries when TRICARE is the primary payer
 - Certain medications
 - Adjunctive dental
 - Home health care
 - Hospice
 - Non-emergency substance abuse admissions
 - Non-emergency behavioral health admissions
 - Outpatient behavioral health (after 8th visit)
 - Transplants (solid organ and stem cell)
 - ECHO

Claims


- Payment for covered services
 - Network (Prime and Extra) providers file paperwork
 - Claim form – *Patient's Request for Medical Payment (DD Form 2642)*
 - Explanation of Benefits
 - Denied claims and appeals
 - Third party liability
 - Coordination with OHI
 - Processors
 - North Region – Health Net (PGBA)
 - TRICARE For Life – Wisconsin Physician Services
 - Overseas – Wisconsin Physician Services
- 

Catastrophic Cap

- Annual (fiscal year) out-of-pocket liability for TRICARE-covered services
 - Active duty families – \$1 000/family
 - Retirees & their families – \$3000/family
 - Includes TRICARE For Life beneficiaries
 - Includes TRICARE Prime annual premiums
- Exclusions:
 - TRICARE Prime point-of-service charges
 - TRICARE Standard balance-billing charges
 - Non-covered services
 - Medicare or other health insurance premiums

EOB

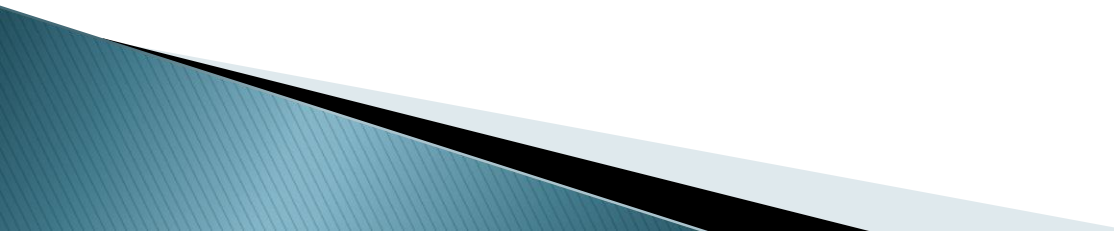
- PGBA mails monthly EOB summaries
- Individual EOBs are mailed for:
 - A claim for rejected services that have appeal rights
 - A claim that includes a payment to the beneficiary
- Beneficiaries can choose to get EOBs online instead of by mail
 - www.myTRICARE.com
 - Will get an electronic notification (email) each time a claim processes
- The EOB is not a bill

1 PGBA, LLC TRICARE PO BOX XXXX CITY, STATE 12345-9999		TRICARE EXPLANATION OF BENEFITS This is a statement of the action taken on your TRICARE claim. Keep this notice for your records.																																																																									
2 Prime Contractor logo for your region		<table border="1"><tr><td>3 Date of Notice:</td><td>May 15, 2006</td></tr><tr><td>4 Sponsor SSN:</td><td>000-00-000</td></tr><tr><td>5 Sponsor Name:</td><td>NAME OF SPONSOR</td></tr><tr><td>5 Beneficiary Name:</td><td>NAME OF BENEFICIARY</td></tr></table>		3 Date of Notice:	May 15, 2006	4 Sponsor SSN:	000-00-000	5 Sponsor Name:	NAME OF SPONSOR	5 Beneficiary Name:	NAME OF BENEFICIARY																																																																
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6 PATIENT, PARENT/GUARDIAN ADDRESS CITY, STATE ZIP CODE		7 PROVIDER OF MEDICAL CARE ADDRESS CITY, STATE ZIP CODE																																																																									
8 Claim Number: 919535695-00-00																																																																											
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1-800-XXX-XXXX THIS IS NOT A BILL If you have questions regarding this notice, please call or write us at the telephone number/address listed above.																																																																											
																																																																											
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Other Health Insurance

- The law
 - OHI type
 - Employer sponsored group health plan
 - Primary
 - Medicare
 - Primary
 - TRICARE Supplement
 - Secondary
 - Medicaid
 - Secondary
 - Coordinating benefits
 - Works best with TRICARE Standard/Extra
 - Follow OHI rules
 - Claims processing
 - Prior authorization requirements
- 

Other Programs

- TRICARE Young Adult Program
 - Extended Care Health Option
 - National Guard and Reserve
 - Transitional Assistance Management Program
 - Continued Health Care Benefit Program
 - U.S. Family Health Plan
 - Behavioral Health
 - Pharmacy
 - TRICARE for Life
 - TRICARE Plus
 - Dental
 - TRICARE and Veterans Affairs
 - Wounded Warrior Programs
 - TRICARE Overseas Program
- 

TRICARE Young Adult – Eligibility

- Unmarried dependent child of an eligible sponsor
 - Active duty service member
 - Activated Selected Reserve member
 - Retired service member
 - Inactive Selected Reserve member
 - Sponsor must be enrolled in TRICARE Reserve Select
 - Retired Reserve member
 - Sponsor must be enrolled in TRICARE Retired Reserve
 - At least age 21 (23 if full-time student and sponsor provides at least 50% of financial support), but not yet age 26
 - Not eligible for an employer-sponsored health plan
 - Not otherwise eligible for TRICARE coverage
 - Such as children with disabilities who retain TRICARE eligibility into adulthood
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TRICARE Young Adult

TRICARE Young Adult Program			
Option	Prime (available October 1, 2011)	Extra	Standard
Program Type	HMO—Managed Care	Preferred Provider	Fee-for-Service
Monthly Premium**	\$213	\$186	
Annual* Outpatient Deductible	None (except for the Point-of-Service option)	Active/Reserve Sponsor E-4 & below: \$50 individual/\$100 family Active/Reserve Sponsor E-5 & above: \$150 individual/\$300 family Retired Sponsor: \$150 individual/\$300 family	
Annual* Point-of-Service Outpatient Deductible**	\$300 individual \$600 family	N/A	
Point-of-Service Cost Share**	50%	N/A	
Providers	TRICARE Authorized Military or Network	TRICARE Authorized Network	TRICARE Authorized Non-Network
Office Visit Co-Pay Active/Reserve Sponsor	\$0	15%	20%
Office Visit Co-Pay Retired Sponsor	\$12	20%	25%
Claims	Provider files		Provider may file
Balance Bill Above TRICARE-Allowable	No		Non-participating—up to 15%**
Referrals & Authorizations	Required for most specialty services	Pre-authorization required for certain services	
Annual* Catastrophic Cap	Active/Reserve Sponsor: \$1000/family Retired Sponsor: \$3000/family		

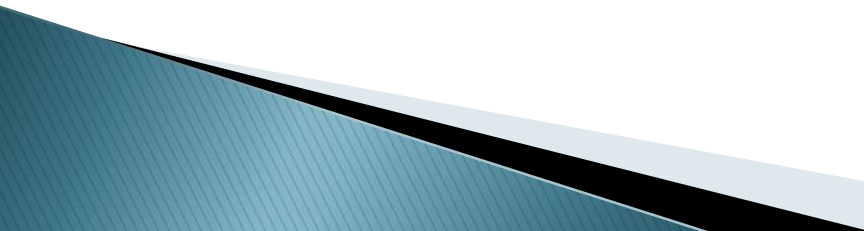
*Annual – Fiscal Year (October 1 – September 30)

**Monthly premiums, point-of-service & balance-bill charges do not apply towards the catastrophic cap

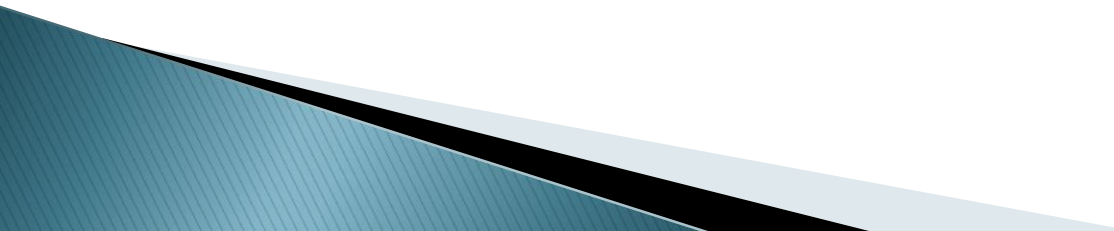
ECHO

- For active duty family members with qualifying physical or mental conditions
 - Moderate to severe mental retardation
 - Serious physical disability
 - Condition requiring the beneficiary to be homebound
- Supplements basic TRICARE benefits
- Monthly cost-share based on sponsor's pay grade
- Sponsor must be enrolled in EFMP
- Pre-authorization required for all benefits
- Health Net Federal Services
 - 1-877-874-2273
 - www.healthnetfederalservices.com

National Guard and Reserves

- TRICARE Reserve Select
 - Selected Reserve and family members
 - Not eligible for or enrolled in FEHB
 - Same benefits as TRICARE Standard and Extra (no Prime)
 - Space-available care in an MTF
 - Monthly premiums
 - \$53.16/member only
 - \$197.76/member and family
 - TRICARE Retired Reserve
 - “Gray Area” retirees (under age 60)
 - Not eligible for or enrolled in FEHB
 - Same benefits as TRICARE Standard and Extra (no Prime)
 - Space-available care in an MTF
 - Monthly premiums
 - Member only – \$408.01
 - Member and family – \$1,020.05
- 

TAMP

- Transitional coverage for separating service members and their families
 - 180 days
 - Involuntarily separated from active duty under honorable conditions
 - National Guard and Reserve called-up for a contingency operation for more than 30 days
 - Separated from active duty after an involuntary retention for a contingency operation
 - Separated following a voluntary extension for less than one year in support of a contingency operation
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Continued Health Care Benefit Program

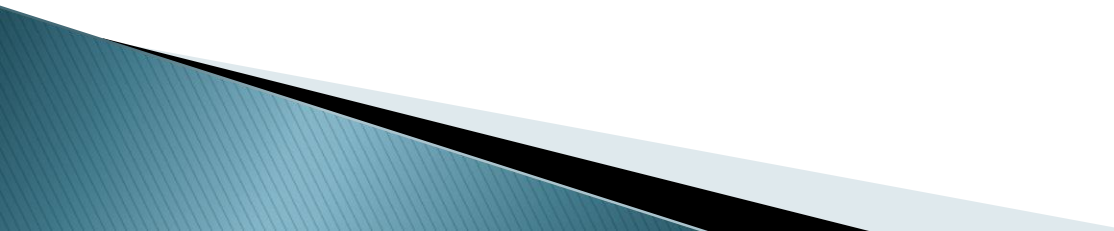
- Temporary, transitional health care coverage
- Available when TRICARE or TAMP coverage ends
 - Enroll within 60 days after loss of TRICARE eligibility
- Coverage available for 18 to 36 months
 - Sponsors & eligible family members – up to 18 months
 - Unmarried adult children, emancipated children, & unmarried children by adoption or legal custody – up to 36 months
 - Unremarried former spouse – up to 36 months*
 - *If specific criteria are met, eligibility may be indefinite
- Similar to TRICARE Standard & Extra
- Quarterly (90-day) premiums
 - Individual: \$988
 - Family: \$2,213
- Program managed by Humana Military Health Care Services, Inc.
 - www.humananmilitary.com Phone: 1-800-444-5445
- Application (DD Form 2837) is available online

USFHP

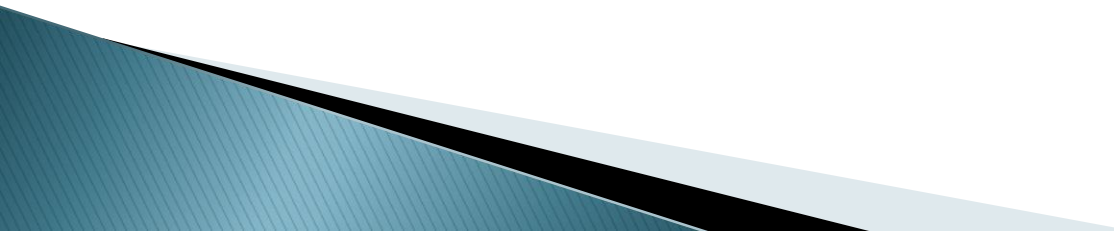
- Similar to TRICARE Prime
- 6 geographic locations
- Eligibility
 - Active duty family members
 - Retirees & family members (currently includes TFL)
- Except for emergencies, enrollees cannot use TRICARE
- www.usfhp.com



Behavioral Health

- Behavioral and mental health conditions and disorders
 - Providers
 - Psychiatrists and other physicians
 - Clinic psychologists
 - Certified psychiatric nurse specialists
 - Licensed clinic social workers
 - Certified marriage and family therapists
 - Counselors
 - Services
 - Outpatient
 - Inpatient
 - TRICARE Assistance Program
 - Telemental Health Program
- 

Pharmacy

- Choices
 - Military treatment facility
 - Mail order/home delivery
 - Retail network
 - Retail non-network
 - Prescription types
 - Tier 1 – Generic
 - Tier 2 – Brand name
 - Tier 3 – Non-formulary
 - Exclusions
 - Cosmetics
 - Multivitamins, food supplements and homeopathic drugs
 - Over-the-counter (except insulin and diabetic supplies)
 - Smoking cessation and weight reduction products
- 

Pharmacy Costs

Pharmacy	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary (Tier 3)
Military (up to 90 days)	\$0	\$0	N/A
Mail Order (up to 90 days)	\$3	\$9	\$22
Retail Network (up to 30 days)	\$3	\$9	\$22
Retail Non-network (up to 30 days)	Non-Prime: \$9 or 20%		Non-Prime: \$22 or 20%
	Prime: 50%, after point-of-service deductible is met		

There is no deductible for prescriptions filled at an MTF, through TMOP, or at a retail network pharmacy

Dental

- TRICARE Dental Program
 - Active duty family members, and National Guard & Reserve members and their families
 - United Concordia
 - www.tricaredentalprogram.com
- TRICARE Retiree Dental Program
 - Retirees & families, Medal of Honor recipients and families, and certain survivors and former spouses
 - Delta Dental Plan of California
 - www.trdp.org

TDP Benefits and Services

Benefit/Service	Cost Share	
	E-4 & Below	E-5 & Above
Diagnostic Exam (two per year)	0 %	
Cleaning (two per year)	0 %	
Emergency Care	0 %	
Basic Restorative <ul style="list-style-type: none">- Amalgram fillings- Composite fillings for front (anterior) teeth only	20%	
Sealants for Children <ul style="list-style-type: none">- Permanent molars only (through age 18)- Teeth must be cavity-free	20%	
Endodontics, Periodontics & Oral Surgery	30%	40%
Prosthodontics & Other Restorative (including Implants)	50%	
Orthodontics	50%	

TDP Monthly Premiums

• February 2011 – June 2011

Shared Premium	Single	Family
National Guard/Reserve member	\$12.69	N/A
Family of active duty service member	\$12.69	\$31.72
IRR (Special Mobilization Category)	\$12.69	N/A
Full Premium	Single	Family
Family of National Guard/Reserve member	\$31.72	\$79.29
IRR (other than Special Mobilization Category)	\$31.72	N/A

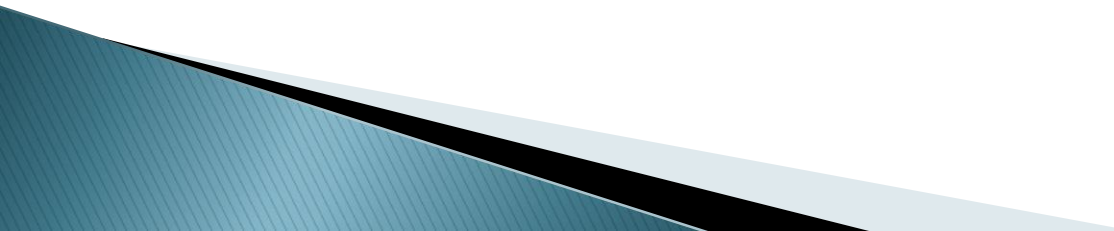
TRICARE Retiree Dental Program

- Delta Dental Plan of California
 - 1-888-838-8737
 - www.trdp.org
- For retirees and their families, Medal of Honor recipients and their families, and certain survivors and former spouses
- Monthly premiums (FY-2011):
 - Single – \$33.88
 - Two persons – \$66.06
 - Family (3 or more) – \$109.96
- Pre-payment of two months' premium required at time of enrollment

TRDP Benefits and Services

Benefits During First 12 Months of Enrollment	Cost Share
Diagnostic & preventive services (exams & cleanings)	0 %
Dental accident coverage	0 %
Basic restorative services	20%
Endodontics, periodontics & oral surgery	40%
Additional Benefits After 12 Months of Continuous Enrollment; or if Enrolled Within 4 Months After Retirement	
Casts crowns & onlays	50%
Bridges & partial/full dentures	50%
Implants	50%
Orthodontics	50%

TRDP Costs and Maximums

- Annual deductible – \$50/person; \$150/family
 - Annual maximum – \$1,200/person
 - Annual dental accident maximum – \$1,000/person
 - Lifetime orthodontic maximum – \$1,500/person
 - Benefit year – October 1 – September 30
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Veterans Affairs Health Care Benefits

- Eligibility
 - Service history and separation status
 - Service-connected disability
 - Non-service-connected – lower priority group
 - www.va.gov/healtheligibility
 - www.myhealth.va.gov
- Enrollment
 - VA Form 10-10EZ – *Application for Health Benefits*
 - 1-877-222-8387
 - www.va.gov/1010ez.htm
 - Priority Group 1 – 8 assignment
 - PG 1 – highest priority
 - PG 8 – lowest priority
 - Income thresholds
- CHAMPVA
 - Dependents of veterans with total and permanent disability
 - www.va.gov/hac

Health Benefit Advisors

- Boone Clinic – Little Creek – (757) 953–8183
 - Kenner Army Health Clinic – Fort Lee – (804) 734–9447
 - Langley 1st Medical Group – Langley AFB – (757) 225–5111
 - McDonald Army Community Health Clinic – Fort Eustis – (757) 314–7939
 - Naval Medical Center Portsmouth – (757) 953–2610
 - Northwest Clinic – Chesapeake – (757) 421–8220
 - Oceana Clinic – NAS Oceana – (757) 953–3933 (opt 7)
 - Sewell's Point Clinic – Norfolk – (757) 953–8708
 - TRICARE Prime Clinic Chesapeake – (757) 953–6382
 - TRICARE Prime Clinic Virginia Beach – (757) 953–6710
 - Yorktown Clinic – Naval Weapons Station – (757) 953–8441
 - Yorktown Coast Guard Clinic – (757) 856–2147
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TRICARE Service Centers

- Health Net Federal Services
 - 1-877-874-2273
 - www.healthnetfederalservices.com
- Hampton Roads locations
 - Naval Medical Center Portsmouth, Building 249
 - Fort Eustis
 - Langley Air Force Base
 - Fort Lee

Telephone Resources

- TRICARE Service Center (Health Net Federal Services)
1-877-TRICARE (1-877-874-2273)
 - TRICARE Mail Order Pharmacy (Express Scripts)
1-866-DoD-TMOP (1-866-363-1303)
 - TRICARE Retail Pharmacy (Express Scripts)
1-866-DoD-TRRx (1-866-363-1303)
 - Hampton Roads Appointment Center
1-866-MIL-HLTH (1-866-645-4584)
 - TRICARE Online
1-800-600-9332 or 1-210-767-5250
 - TRICARE Dental Program (United Concordia)
1-800-866-8499
 - TRICARE Retiree Dental Program (Delta Dental)
1-888-838-8737
 - TRICARE For Life
1-866-773-0404 (or TTY/TDD callers use 1-866-773-0405)
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Internet Resources

- DEERS
- Health Net Federal Services
- Naval Medical Center Portsmouth
- Reserve Affairs
- TRICARE Claims Information
 - PBGA
 - TRICARE For Life (WPS)
- TRICARE Dental Information
 - AD Family Member Dental Program
 - Retiree Dental Program
- TRICARE For Life Information
 - Claims (Wisconsin Physician Services)
 - Information
 - Medicare & Social Security
- TRICARE Management Activity (TMA)
- TRICARE Online (Appointments)
- TRICARE Pharmacy Information

www.tricare.mil/DEERS
www.healthnetfederalservices.com
www.med.navy.mil/sites/nmcp
www.defenselink.mil/ra

www.mytricare.com
www.tricare4u.com

www.TRICAREdentalprogram.com
www.trdp.org

www.tricare4u.com
www.tricare4u.com
www.ssa.gov
www.tricare.mil
www.tricare.mil
www.express-scripts.com/TRICARE

Thank You

Questions?

A copy of this presentation is available online at:
<http://www.med.navy.mil/sites/nmcp/Pages/TRICARE.aspx>

